

Superior Vision is pleased to partner with the State of Kansas to offer you and your family comprehensive vision benefits.

You have two vision plan options - the Basic Plan and the Enhanced Plan. Both vision plans provide primary vision care benefits that include eye examinations, prescription lenses, frames and contact lenses. The plans also include discounts for additional glasses and/or contact lenses as well as Lasik surgery.

There are some differences between the two plans. For example, the Basic Plan includes discounts on lens upgrades, whereas the Enhanced Plan covers some lens upgrades in full. Review the two plan options carefully and take note of the differences as you select a plan that best meets your needs.

To choose the right plan for you, compare each plan's allowances, co-payments and lens options.

This is what your Benefits Summary sheet looks like. All of your co-pays, information about allowances and how often you may use your benefits are listed here. Under the Basic Plan, coverage includes one comprehensive eye exam per calendar year with a \$50 co-pay. There is an additional \$35 co-pay for a contact lens fitting. For glasses, you may select any frame the provider offers and apply your annual \$100 frame allowance. Standard lenses are fully covered. Any upgrades you make to your eyeglasses will be discounted 20% and you can purchase additional pairs of glasses at a 30% discount. If you want contact lenses instead of glasses, you have an annual \$150 allowance that can be applied toward the cost of the contacts. If contact lenses are considered medically necessary for you, they are covered in full.

All vision benefits quoted above are in-network. Please refer to your schedule of benefits for service out-of-network. Discounts are provided by participating providers - before receiving service, as your provider if they participate in the discount feature.

The enhanced plan offers the same benefits as the Basic Plan, plus several additional benefits. The annual frame allowance increases to \$150. Lens options such as scratch and ultraviolet coatings are covered in full, and you have an allowance of up to \$116 for polycarb or high-index lenses. There is also an annual allowance of \$165 for progressive lenses. Remember that you must enroll in the Enhanced Plan during annual enrollment or after a qualified change in status event.

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The Basic Plan covers progressive lenses at the provider's in-office retail price for a standard lined trifocal with a materials co-pay of \$25. Basic Plan members pay the difference between their chosen progressive lens and that provider's price for a lined trifocal. Member may be entitled to a discount on the price difference if their provider offers discounts.

On the Enhanced Plan, standard progressive lenses are covered up to \$165 with a materials co-pay of \$25. The Enhanced Plan Premium progressive benefit allows the member to apply the \$165 standard progressive allowance toward premium progressive lenses and then pay any difference above that amount. Members may be entitled to a discount on the price difference if their provider offers discounts.

If you are getting contact lenses, note that all providers do a separate exam called a contact lens fitting exam. Existing contact lens wearers will pay a \$35 co-pay for a covered in full contact lens fitting. Specialty exams are for first time wearers, or those with more complex contact lens fitting needs (like toric or gas permeable). If you need a specialty fitting, you will pay a \$35 co-pay and have a \$50 allowance to put towards the fitting. You will be responsible for any fee over the \$50 allowance.

The value to you is that you still have the full value of the contact lens allowance instead of having it reduced by the costs associated with the contact lens fitting. The contact lens fitting benefit is available in both plan options. In this example of a standard contact lens fitting where the price of your annual contact lenses is \$150, the same as your annual contact lens allowance, your out-of-pocket cost will be only \$35 versus \$70 without the benefits.

Once you join the plan, one ID card will be mailed to your home for your convenience. If you need additional cards for your covered dependents or you happen to misplace your card, you can print a replacement card at [SuperiorVision.com](http://SuperiorVision.com). Although ID cards are not a requirement to access vision services, it can simplify the identification process for your provider.

The vision plan allows you to use any licensed provider; however, you will have less out of pocket expense if you use an in-network provider. Exam co-pays are paid directly to the in-network provider. In addition, you have retail allowances for your eyeglass frames and contact lenses. You can select any frame the provider offers and apply the frame allowance. Depending on the plan you select and the provider you see, upgrades to eyeglass lenses are available at a 20% discount or covered in full.

Additional pairs of glasses are 30% off retail. Non-covered expenses and co-pays are eligible to be reimbursed out of your Flexible Savings Account.

With over 849 network providers in Kansas and 55,000 nationwide, Superior Vision has one of the largest provider networks in the country to deliver the access and flexibility that is important to you.

Network providers include Optometrists, Ophthalmologists, Opticians, and retail optical chains. Listed are examples of the wide range of national and regional retail optical chains available in the network.

Superior Vision's website provides you with valuable information about your benefits and your use of the plan. For instance, you can view your benefit plan details, verify your coverage and that of your family members, look for providers anywhere in the U.S. and print a map to the provider's location, download forms, and print duplicate ID cards.

From the home page of our website, you can enter your zip code in the Locate a Provider tool and search for providers near you. The Advanced Search feature, shown here, lets you narrow your search by entering the provider's name, practice name or selecting if they offer LASIK services.

If your current provider is not in the network, you can fill out the Nominate a Provider form found in the Member area of the website.

It is important to create your login information so that you have access to the secure Member section of the website. When you login, you will be able to view your benefits information, print your ID card and access forms.

You can follow Superior Vision on Facebook, Twitter and LinkedIn for eye and vision health information, healthy tips, entertaining anecdotes, fun facts and more.

Superior Vision's Customer service is available to you, toll-free, at 1-800-507-3800, Monday through Saturday.

Thank you for taking the time to learn about your vision benefits.